

Debtor 1 Theodore A. Green

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA
(State)

Case number 20-12303-amc

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner
Trustee

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 4289

Property address: 923 Jackson Street
Number Street

Sharon Hill PA 19079
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 11,383.94
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1,394.33*
- c. **Total.** Add lines a and b. (c) \$ 12,778.27

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07 / 01 / 2024
MM / DD / YYYY

* PPFN filed 10/22/2020 outstanding iao \$1,770.10;
less suspense \$375.77

Debtor 1 Theodore A. Green Case number (if known) 20-12303-amc
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Lauren M. Moyer
Signature

Date 05 / 07 / 2025

Print Lauren M. Moyer
First Name Middle Name Last Name

Title Creditor's Attorney

Company Friedman Vartolo LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1325 Franklin Avenue, Suite 160
Number Street

Garden City NY 11530
City State ZIP Code

Contact phone (212) 471 - 5100

Email bankruptcy@friedmanvartolo.com

		Post Suspense Short Fall Balance				\$375.77					
Transaction Type	Transaction Date	Amount Received	Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied	Principal & Interest	Escrow	Posting Over/Short	Credit to Post Suspense	Debit from Post Suspense	Post Suspense Balance
Beginning Balance	5/14/2020	\$0.00	5/1/2020						\$0.00	\$0.00	\$0.00
Post-Petition	6/5/2020	\$998.71	6/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	7/7/2020	\$998.71	7/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	8/10/2020	\$998.71	8/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	9/18/2020	\$998.71	9/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	10/28/2020	\$998.71	10/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/27/2020	\$998.71	11/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	12/31/2020	\$998.71	12/1/2020	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	1/29/2021	\$998.71	1/1/2021	\$998.71	\$998.71	\$514.85	\$483.86	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	3/23/2021	\$1,022.88	2/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.60	\$0.60	\$0.00	\$0.60
Post-Petition	4/21/2021	\$1,022.28	3/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	5/24/2021	\$1,022.28	4/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	6/25/2021	\$1,022.28	5/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	7/23/2021	\$1,022.28	6/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	9/4/2021	\$1,022.28	7/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	10/1/2021	\$1,022.28	8/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	11/15/2021	\$1,022.28	9/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	12/3/2021	\$1,022.28	10/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	1/7/2022	\$1,022.28	11/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	2/7/2022	\$1,022.28	12/1/2021	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$0.00	\$0.00	\$0.00	\$0.60
Post-Petition	3/17/2022	\$1,192.85	1/1/2022	\$1,022.28	\$1,022.28	\$514.85	\$507.43	\$170.57	\$170.57	\$0.00	\$171.17
Agreed-Order Filed	4/7/2022		1/1/2022			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	4/29/2022	\$1,192.85	2/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	5/27/2022	\$1,192.85	3/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	6/30/2022	\$1,192.85	4/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	8/5/2022	\$1,192.85	5/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	8/26/2022	\$1,192.85	6/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	9/30/2022	\$1,192.85	7/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	10/31/2022	\$1,192.85	8/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	12/1/2022	\$1,192.85	9/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	1/5/2023	\$1,192.85	10/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	2/3/2023	\$1,192.85	11/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$0.00	\$0.00	\$0.00	\$171.17
Post-Petition	3/2/2023	\$1,245.15	12/1/2022	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$52.30	\$52.30	\$0.00	\$223.47
Post-Petition	3/31/2023	\$1,245.15	1/1/2023	\$1,192.85	\$1,192.85	\$514.85	\$678.00	\$52.30	\$52.30	\$0.00	\$275.77
Post-Petition	5/1/2023	\$1,245.15	2/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	6/1/2023	\$1,245.15	3/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	6/30/2023	\$1,245.15	4/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	8/2/2023	\$1,245.15	5/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	8/31/2023	\$1,245.15	6/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	9/30/2023	\$1,245.15	7/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	11/11/2023	\$1,245.15	8/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	12/20/2023	\$1,245.15	9/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	1/8/2024	\$1,245.15	10/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	2/7/2024	\$1,245.15	11/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	\$0.00	\$0.00	\$0.00	\$275.77
Post-Petition	3/12/2024	\$1,020.70	12/1/2023	\$1,245.15	\$1,245.15	\$514.85	\$730.30	-\$224.45	\$0.00	\$224.45	\$51.32
Post-Petition	4/8/2024	\$1,020.70							\$1,020.70	\$0.00	\$1,072.02
Post-Petition	5/14/2024	\$1,020.70	1/1/2024	\$1,245.15	\$1,238.76	\$514.85	\$730.30	-\$224.45	\$0.00	\$224.45	\$847.57
Post-Petition	6/4/2024	\$1,020.70	2/1/2024	\$1,020.70	\$1,020.70	\$514.85	\$505.85	\$0.00	\$0.00	\$0.00	\$847.57
Post-Petition	7/1/2024	\$1,020.70	3/1/2024	\$1,020.70	\$1,020.70	\$514.85	\$505.85	\$0.00	\$0.00	\$0.00	\$847.57
Post-Petition	8/5/2024	\$1,020.70	4/1/2024	\$1,020.70	\$1,020.70	\$514.85	\$505.85	\$0.00	\$0.00	\$0.00	\$847.57
Post-Petition	9/3/2024	\$274.45	5/1/2024	\$1,020.70	\$1,020.70	\$514.85	\$505.85	-\$746.25	\$0.00	\$746.25	\$101.32
Post-Petition	9/30/2024	\$274.45							\$274.45	\$0.00	\$375.77
Post-Petition	11/10/2024	\$1,020.70	6/1/2024	\$1,020.70	\$1,020.70	\$514.85	\$505.85	\$0.00	\$0.00	\$0.00	\$375.77

**MFR Shortfall credited to AO iao 0*
 Agreed Order Brought Debtor Current

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Theodore A. Green Debtor	CASE NO.: 20-12303-amc
Carrington Mortgage Services, LLC as servicer for Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee v.	CHAPTER 13
Theodore A. Green Scott F. Waterman Respondents	Judge: Ashely M. Chan Hearing Date: Objection Deadline:

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I caused to be served the above-captioned pleading on the parties at the addresses specified below or on the attached list on May 7, 2025.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail are listed under the heading "Service by First-Class Mail."

EXECUTED ON: May 7, 2025

By: /s/Lauren M. Moyer
Lauren M. Moyer, Esq.
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Attorneys for Carrington Mortgage Services, LLC
as servicer for Elizon Master Participation Trust I,
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Trustee
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Bankruptcy Debtor

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United States Trustee